

## 2007 Plan Design

| HMO 1.                         |   |         | PPO                            |   |         | QHDHP                |                                       |          |
|--------------------------------|---|---------|--------------------------------|---|---------|----------------------|---------------------------------------|----------|
| Enrollment                     | 21,623  |         | Enrollment                     | 13,596  |         | Enrollment           | 182                                   |          |
|                                | Single  | Family  |                                | Single  | Family  |                      | Single                                | Family   |
| Deductible                     | \$0   | \$0     | Deductible                     | \$0   | \$0     | Deductible           | \$1,500                               | \$3,000  |
| Coinsurance                    | 10%   | 10%     | Coinsurance                    | 35%   | 35%     | Coinsurance          | 20%                                   | 20%      |
| Coinsurance Max                | \$1,000   | \$2,000 | Coinsurance Max                | \$2,200   | \$4,400 | Coinsurance Max      | \$3,500                               | \$7,000  |
| Total Deductible & Coinsurance | \$1,000   | \$2,000 | Total Deductible & Coinsurance | \$2,200   | \$4,400 | 2. Out-of-Pocket Max | \$5,000                               | \$10,000 |
| Office Copay                   | Adult   | Child   | Office Copay                   | Adult   | Child   | Office Copay         | Adult                                 | Child    |
| PCP                            | \$20  | \$20    | PCP                            | 35% Coinsurance                                   |         | PCP                  | n/a                                   | n/a      |
| Specialist                     | \$30  | \$30    | Specialist                     | 35% Coinsurance                                   |         | Specialist           | n/a                                   | n/a      |
| Preventive care                | Paid in full                                      |         | Preventive Care                | First \$450 @ 100% then Ded/Coins                 |         | Preventive Care      | First \$450 @ 100% then Ded/Coins     |          |
| ER Visit                       | \$75 Copay/Ded/Coins                              |         | ER Visit                       | \$75 Copay/Coins                                  |         | ER Visit             | Ded/Coins                             |          |
|                                |   |         |                                |   |         |                      |                                       |          |
| Drug OOP Max                   | \$2,580 per person (excludes non preferred drugs) |         | Drug OOP Max                   | \$2,580 per person (excludes non preferred drugs) |         | Drugs                | Included in the medical out-of-pocket |          |

1. HMO – Services must be provided by or with a referral from the PCP to be covered.
2. QHDHP - Office visits and prescription drugs subject to deductible, coinsurance/copays up to the plan out-of-pocket maximum.
3. Inpatient hospital copay applied in 2007 – HMO=\$200 PPO=\$300network /\$600 non network
4. HMO had a copay for outpatient surgery & major diagnostic tests of \$100. PPO services subject to coinsurance.